

Exhibit B

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March 24, 2005

BY HAND DELIVERY

Lisa Broadbent Insurance, Inc.
c/o Lisa M. Broadbent-Diossi
20 Polly Drummond Hill Road
Newark, DE 19711

RE: Eames v. Nationwide Mut. Ins. Co.
C.A. No.: 04-CV-1324KAJ

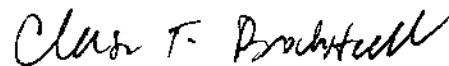
Dear Sir or Madam:

I enclose with this letter the Eames plaintiffs' subpoena pursuant to Fed. R. Civ. P. 30(b)(6) and 45. This subpoena seeks important information in connection with a proposed class action, Eames v. Nationwide, that targets Nationwide's practice of selling "full" PIP limits to Delaware consumers while treating such full limits as minimum limits under the Delaware PIP statute. For a fuller understanding of the issues surrounding this practice, please review the Eames plaintiffs' complaint (a copy of which is likewise enclosed). Note that this lawsuit was originally filed in Superior Court, but has since been removed by Nationwide to district court.

The contemplated schedule for class certification discovery in this case is brief. We must therefore ask that the deponent or its attorneys contact us as soon as possible, so that the logistics of the deponent's response can be addressed.

We hope to minimize any burden to the deponent in responding to the subpoena; and we are available to discuss ways of doing that at your convenience. In any event, we look forward to hearing from the deponent soon.

Very truly yours,



John S. Spadaro

JSS/slr

encls.

cc: Curtis P. Cheyney, III, Esq. (by FedEx)